

HSBC Survey: 84% of Indonesian Corporates Expect Major Benefits from AI; System Integration and Cost Remain Challenges

One-third (34%) of Indonesian finance managers already use AI agents; 77% see the need to upgrade technology to strengthen security

JAKARTA, 29 October 2026 – HSBC’s **Redefining treasury in Asia Pacific: Voices of treasury 2026** survey shows that corporate finance managers in Indonesia are among the most optimistic in Asia Pacific about artificial intelligence (AI), with 84% expecting AI to deliver major benefits to treasury management over the next three years – well above the Asia Pacific average of 72%.

This optimism is already translating into action. One-third (34%) of finance managers in Indonesia already use AI agents to automate treasury transactions, compared with 17% across Asia Pacific. Only 7% of Indonesian companies have yet to adopt AI in treasury, below the Asia Pacific average of 19%.

“The conversation around AI has moved past curiosity and into capability,” said **Manoj Dugar, Head of Global Payments Solutions, Asia ex Greater China at HSBC**. “The differentiator now lies in execution – getting the fundamentals such as data, governance, and controls – so that AI can scale beyond pilots and deliver impact at pace.”

Getting AI implementation right is critical, as managing transactions amid currency and interest rate volatility is the top priority for corporates over the next 12 months, both in Indonesia and across Asia Pacific.

System Integration Is the Main Hurdle

Despite this optimism, Indonesian corporates face challenges in scaling AI. Eight in ten (80%) respondents in Indonesia cite integration with existing systems as the main barrier to AI adoption, higher than the Asia Pacific average (70%). Other barriers include limited expertise (40%), risk (40%), cost (33%) and data quality (27%).

In moving to real-time treasury, almost half (48%) of Indonesian finance managers cite budget approval for system implementation as one of the biggest challenges, followed by security risks and securing stakeholder buy-in for change (37%).

Across Asia Pacific, system integration also ranks as the top barrier, well ahead of limited expertise (47%) and cost (44%). Data quality (35%) is another challenge. To get accurate results, companies need more than just the AI tool itself. The quality of the output depends on the quality of the data, context, and human validation. AI should be treated as a decision-support tool rather than a final decision maker.

“Indonesian companies are no longer asking whether AI matters; they are focused on accelerating adoption. Banks will increasingly act as strategic partners in an intelligent treasury management ecosystem, not just as providers of banking services,” said **Anne Suhandoyo, Country Head of Global Payments Solutions, HSBC Indonesia**.

Security Built In from the Start

As transactions move to real time, payments are seen as the treasury activity most exposed to cyber risk, both in Indonesia and in 10 of the 11 Asia Pacific markets surveyed by HSBC. Indonesian finance managers are responding by investing rather than holding back, with 77% saying their companies need to upgrade technology to strengthen the security of treasury transactions, above the Asia Pacific average (57%) and the third highest in the region.

Media enquiries

Ariavita Purnamasari

ariavita.purnamasari@hsbc.co.id

Head of Communications

PT Bank HSBC Indonesia

About the Redefining treasury in Asia Pacific 2026 survey

The Redefining treasury in Asia Pacific 2026 survey is based on qualitative and quantitative insights from 680 treasury and finance professionals who attended HSBC events across 11 Asia Pacific markets – Australia, mainland China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Singapore, Thailand and Vietnam – between March and July 2026. The survey examines how the treasury function is being shaped by AI adoption and digital currency trends.

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